



11-07-06

3691  
EW

PTO/SB/21 (09-04)

Approved for use through 07/31/2006. OMB 0651-0031  
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

# TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission

Application Number	09/839,838
Filing Date	04/23/2001
First Named Inventor	Marwan Ahmed Harara
Art Unit	3691
Examiner Name	Kazimi, Hani M
Attorney Docket Number	N/A

## ENCLOSURES (Check all that apply)

<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement  <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/ Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers  <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address  <input type="checkbox"/> Terminal Disclaimer  <input type="checkbox"/> Request for Refund  <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC  <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences  <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)  <input type="checkbox"/> Proprietary Information  <input type="checkbox"/> Status Letter  <input type="checkbox"/> Other Enclosure(s) (please identify below):
<b>Remarks</b> Please find enclosed Third Supplemental Amendment and Response in response to the third Notice of Non-Compliant Amendment (37 CFR 1.121) that was issued on October 11, 2006.		

## SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	Marwan Ahmed Harara, In pro se		
Signature			
Printed name	Marwan Ahmed Harara		
Date	November 6, 2006	Reg. No.	

## CERTIFICATE OF TRANSMISSION/MAILING

I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below:			
Signature			
Typed or printed name	Hiba Moussa Rayan	Date	November 6, 2006

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: **Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to:

PATENT

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450



On November 6, 2006

Hiba Moussa Rayan  
(Type or print name of person mailing paper)

[Signature]  
(Signature of person mailing paper)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

**HARARA, MARWAN AHMED**

Application No.: 09/839,838

Filed: April 23, 2001

For: METHOD AND MEANS FOR  
CONDUCTING CASHLESS FINANCIAL  
TRANSACTIONS

**Art Unit: 3624**

**Examiner: Hani Kazimi**

**THIRD SUPPLEMENTAL AMENDMENT  
AND RESPONSE TO FINAL OFFICE  
ACTION**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This Third Supplemental Amendment and Response is filed in response to the third Notice of Non-Compliant Amendment (37 CFR 1.121) that was issued on October 11, 2006.

Applicant filed on July 18, 2006, Applicant's Second Supplemental Amendment and Response in response to the second Notice of Non-Compliant Amendment (37 CFR 1.121) that was issued on June 29, 2006.

Application No. 09/839,838  
Amendment Dated November 5, 2006  
Reply to Final Office Action of September 13,  
2005

PATENT

The second Notice of Non-Compliant Amendment of June 29, 2006, was issued in reply to Applicant's First Supplemental Amendment and Response of April 15, 2006.

Applicant's First Supplemental Amendment and Response of April 15, 2006, was in response to the first Notice of Non-Compliant Amendment (37 CFR 1.121) that was issued on March 24, 2006.

The first Notice of Non-Compliant Amendment (37 CFR 1.121) of March 24, 2006, was in reply to Applicant's Request for Continued Examination and Amendment and Response of December 21, 2005, to the Final Office Action mailed on September 13, 2005.

Please reconsider the application in light of the following revised amendments and remarks.

**Amendments to the Specification** begin on page 3 of this paper.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 5 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.